

Information to identify the case:

Debtor 1 **Mohammed Y. Alam**

Social Security number or ITIN **xxx-xx-9825**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Northern District of Illinois**

Case number: **17-13077**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mohammed Y. Alam

October 10, 2018

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Mohammed Y. Alam
 Debtor

Case No. 17-13077-JPC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: cpatterso
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Oct 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2018.

db
 25679809 +Mohammed Y. Alam, 17 Natoma Dr., Oak Brook, IL 60523-7711
 26988913 +American Medical Research Inc, 2159 W Madison St #C1, Chicago, IL 60612-2307
 26200240 +Bauch & Michaels, LLC, 53 W. Jackson Blvd., Suite 1115, Chicago, IL 60604-3566
 25583905 +Douglas J. Sury, Keay & Costello, P.C., 128 S. County Farm Road, Wheaton, IL 60187-2400
 26409286 +Fatima Alam, 17 Natoma Dr., Oak Brook IL 60523-7711
 26210858 +IL Dept of Financial & Prof Regulation, 100 W Randolph St 9th Floor, Chicago IL 60601-3227
 +ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338,
 CHICAGO IL 60664-0291
 (address filed with court: Illinois Department of Revenue, Bankruptcy Section, PO Box 19035,
 Springfield, IL 62794-9035)
 25583903 Linebarger Goggan Blair & Sampson, PO Box 06140, Chicago IL 60606-0140
 25583895 +Loyola University Medical Center, 2160 S. First Ave., Maywood IL 60153-3328
 25583896 Nicor Gas, P.O. Box 5407, Carol Stream IL 60197-5407
 25583897 +Oakbrook Shopping Center, LLC, c/o Rubin I. Gonzalez, 311 S. Wacker Dr., Ste. 4300,
 Chicago IL 60606-6655
 25583904 PHH Mortgage Services, PO Box 5459, Mount Laurel NJ 08054-5459
 25583899 +Richard P. Bogusz, Bogusz and Bogusz Ltd, 166 W. Washington St., Ste. 500,
 Chicago IL 60602-2351
 25700337 +U.S Bank, N.A, as Trustee for Citigroup Mortgage L, PHH Mortgage Corporation,
 One Mortgage Way., Mailstop SV-01, Mt. Laurel, NJ 08054-4624
 25583900 +U.S. Bank, NA, as Trustee, c/o Shapiro Kreisman Associates LLC,
 2121 Waukegan Rd., Suite 301, Bannockburn IL 60015-1831
 26988914 United States Trustee, U.S. Trustee Payment Center, P.O. Box 70937,
 Charlotte, NC 28272-0937
 25583901 United States of America, Department of the Treasury, IRS, PO Box 7346,
 Philadelphia PA 19101-7346
 25679808 +Vaughn G Bentley Esq, IL Dept of Fin & Prof Regulation, 100 W Randolph St Ste 9-300,
 Chicago, IL 60601-3229
 25583902 +Webster Bank, N.A., c/o Lauren Newman, Thompson Coburn LLP, 55 E. Monroe Street 37th Floor,
 Chicago IL 60603-6029

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr EDI: QFJKOKOSZKA.COM Oct 11 2018 06:28:00 Frank J Kokoszka, Kokoszka & Janczur, P.C.,

19 South LaSalle, Suite 1201, Chicago, IL 60603-1419
 25583892 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Oct 11 2018 02:53:25 ComEd,
 P.O. Box 6111, Carol Stream IL 60197-6111
 27153021 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Oct 11 2018 02:53:25
 Commonwealth Edison Co, 3 Lincoln Center, Attn: Bankruptcy Section,
 Oak Brook Terrace IL 60181-4204
 25695445 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Oct 11 2018 02:53:25
 Commonwealth Edison Company, Attn: Bankruptcy Department, 1919 Swift Drive,
 Oakbrook Terrace, IL 60523-1502
 27153022 EDI: IRS.COM Oct 11 2018 06:28:00 Department of the Treasury, Internal Revenue Service,
 P.O. Box 7346, Philadelphia PA 19101-7346
 25583893 E-mail/Text: collector@dupageco.org Oct 11 2018 02:51:08 DuPage County Collector,
 DuPage County Treasurer, 421 N. County Farm Road, Wheaton IL 60187-2553
 25583894 +E-mail/Text: rev.bankruptcy@illinois.gov Oct 11 2018 02:51:43 Illinois Dept. of Revenue,
 Bankruptcy Section, P.O. Box 64338, Chicago IL 60664-0291
 27153023 +E-mail/Text: bankrupt@aglresources.com Oct 11 2018 02:50:24 NICOR Northern Illinois Gas,
 Attention Bankruptcy & Collections, PO Box 549, Aurora IL 60507-0549
 26917078 +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Oct 11 2018 02:51:35 Office of the U.S. Trustee,
 219 S. Dearborn St., Room 873, Chicago, IL 60604-2027
 25583898 +E-mail/Text: twoerthwein@gmail.com Oct 11 2018 02:53:39 Old Oak Brook Corporation,
 c/o Woerthwein & Miller, 70 W. Madison St. #2675, Chicago IL 60602-4223

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

26271815 Loyola University Medical Center
 25603640* +INTERNAL REVENUE SERVICE, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
 26917081* +Office of the U.S. Trustee, 219 S. Dearborn St., Room 873, Chicago IL 60604-2027

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1

User: cpatterso
Form ID: 318

Page 2 of 2
Total Noticed: 29

Date Rcvd: Oct 10, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2018 at the address(es) listed below:

Carolina Y. Sales on behalf of Debtor 1 Mohammed Y. Alam csales@bauch-michaels.com,
smohan@bauch-michaels.com
Frank J Kokoszka trustee@k-jlaw.com, fkokoszka@ecf.epiqsystems.com
Kenneth A. Michaels, Jr on behalf of Debtor 1 Mohammed Y. Alam kmichaels@bauch-michaels.com,
smohan@bauch-michaels.com
Lauren Newman on behalf of Creditor Webster Bank NA lnewman@thompsoncoburn.com,
chicagodocketing@thompsoncoburn.com;aversis@thompsoncoburn.com;bray@thompsoncoburn.com
Michael J Kalkowski on behalf of Creditor U.S Bank, N.A, as Trustee for Citigroup Mortgage
Loan Trust, Inc mkalkowski@logs.com, BK_IL_Notice@fisherandshapirolaw.com
Michael J Kalkowski on behalf of Creditor U.S Bank, N.A, as Trustee for Citigroup Mortgage
Loan Trust, Inc. mkalkowski@logs.com, BK_IL_Notice@fisherandshapirolaw.com
Michael J Kalkowski on behalf of Creditor U.S Bank, N.A, as Trustee for Citigroup Mortgage
Loan Trust, Inc., mkalkowski@logs.com, BK_IL_Notice@fisherandshapirolaw.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Paul M Bauch on behalf of Debtor 1 Mohammed Y. Alam pbauch@bauch-michaels.com,
smohan@bauch-michaels.com

TOTAL: 9